Docket No.: 3350-19E Client No.: 3L Security

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PATENT

NT AND TRADEMARK OFFICE IN THE UNITED STA

In re Application of

GANESAN et al.

Application S/N: 09/471,490

: Examiner: Unassigned

: Group Art Unit: 2766

Filed: December 23, 1999

For: SECURING ELECTRONIC TRANSACTIONS OVER PUBLIC NETWORKS

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner for Patents Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S. Postal Service as First Class Mail addressed to the Assistant Commissioner for Patents, Washington,

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

Docket No.: 3350-19E PATENT

Client No.: 3L Security

I certify that this Information Disclosure Statement is being filed within three months of

the U.S. filing date OR before the mailing date of the first Office Action on the merits. No

Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

Alfred A. Stadnicki

Registration No. 30,226

1146 Nineteenth Street, N.W.

Fifth Floor

Washington, D.C. 20036

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Date: March 13, 2000

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Honorable Assistant Commissioner for Patents Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S. Postal Service as First Class Mail addressed to Assistant

Sir:

Transmitted herewith is an Information Disclosure Statement with references in the above-identified application.

No additional fee is required. [X]

Also attached: []

fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims			0	x \$18 =	\$0
Independent Claims			0	x \$78 =	\$0
		Petition for Extens \$0.00			
		TOTAL FEE DU	\$0		

Docket No.: 3350-19E PATENT

Client No.: 3L Security

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[] A check in the amount of \$_____ is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 12-0429, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

LALOS & KEEGAN

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Washington, D.C. 20036-3703 Telephone: (202) 887-5555 Facsimile: (202) 296-1682

Date: March 13, 2000

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	Open Financial Exchange Specification 1.5.1, November 23, 1998, pgs. 61, 452-453									
EXAMINER				DATE CONSI	DATE CONSIDERED					

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.